

**Information to identify the case:**

Debtor 1	<b>Christopher Dante Santarelli</b>	Social Security number or ITIN	xxx-xx-1315
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Karen Elizabeth Santarelli</b>	Social Security number or ITIN	xxx-xx-2797
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-37609-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Dante Santarelli

Karen Elizabeth Santarelli

12/8/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christopher Dante Santarelli  
 Karen Elizabeth Santarelli  
 Debtors

Case No. 13-37609-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db/jdb +Christopher Dante Santarelli, Karen Elizabeth Santarelli, 739 Garrison Court,  
 West Deptford, NJ 08051-2034  
 cr +Specialized Loan Servicing LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
 Iselin, NJ 08830-2713  
 514719663 BANK OF AMERICA, N.A., P.O. BOX 660933, DALLAS, TX 75266-0933  
 514482954 Internal Revenue Service, PO Box 7346, Springfield, NJ 07081  
 514433990 +Member Solutions, PO Box 297, Hatboro, PA 19040-0297  
 514850696 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 516561318 +Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (29603-0826  
 514499188 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 515583611 +The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 08 2017 22:35:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 08 2017 22:35:14 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514433985 +EDI: BANKAMER.COM Dec 08 2017 22:23:00 Bank of America, 450 S American Street,  
 Simi Valley, CA 93065-6285  
 515939368 EDI: BANKAMER.COM Dec 08 2017 22:23:00 Bank of America, N.A., PO Box 31785,  
 Tampa, FL 33631-3785  
 514661407 EDI: BL-BECKET.COM Dec 08 2017 22:23:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514433986 +EDI: CHASE.COM Dec 08 2017 22:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 514433987 +EDI: DISCOVER.COM Dec 08 2017 22:23:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 514453481 EDI: DISCOVER.COM Dec 08 2017 22:23:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514433988 +EDI: RMSC.COM Dec 08 2017 22:23:00 GECRB, PO BOX 965005, Orlando, FL 32896-5005  
 514803604 EDI: IRS.COM Dec 08 2017 22:23:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 514433989 +EDI: CBSKOHL.COM Dec 08 2017 22:23:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983  
 514702406 EDI: RESURGENT.COM Dec 08 2017 22:23:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514637592 EDI: PRA.COM Dec 08 2017 22:23:00 Portfolio Recovery Associates, LLC,  
 c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541  
 514433992 +EDI: NAVIENTFKASMSERV.COM Dec 08 2017 22:23:00 Sallie Mae, PO Box 9533,  
 Wilkes-Barre, PA 18773-9533  
 514433993 +EDI: SEARS.COM Dec 08 2017 22:23:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282  
 514433994 EDI: TFSR.COM Dec 08 2017 22:23:00 Toyota Financial Services, PO Box 9490,  
 Cedar Rapids, IA 52409  
 514462771 EDI: TFSR.COM Dec 08 2017 22:23:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514433991 Name-1, Name-2, Address, City, Zip Code  
 516561319 Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (800) 365-7107,  
 Shellpoint Mortgage Servicing, PO Box 10826

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 26

Date Rcvd: Dec 08, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series  
2007-5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Frank J. Martone on behalf of Creditor BANK OF AMERICA, N.A. bky@martonelaw.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series  
2007-5 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin P. Diskin on behalf of Creditor Specialized Loan Servicing LLC  
NJ\_ECF\_Notices@buckleymadole.com  
Robert H. Johnson on behalf of Debtor Christopher Dante Santarelli ecfmil@rhjlaw.com,  
r43974@notify.bestcase.com  
Robert H. Johnson on behalf of Joint Debtor Karen Elizabeth Santarelli ecfmil@rhjlaw.com,  
r43974@notify.bestcase.com

TOTAL: 9